2026 | GROUPS

TOTAL HEALTH CARE SOLUTION

OVERVIEW OF PARTAIN MD &
SEDERA MEDICAL COST SHARING

PARTAIN MD | Sedera

In Partnership with Maverick Health Benefits

PartainMD | Sedera

DIRECT PRIMARY CARE

PREVENTATIVE CARE

Direct Primary Care (DPC) is membership-based health care. We specialize in preventative care with regular health screenings, personalized wellness plans, and proactive management of chronic conditions.

24/7 ACCESS TO CARE

SAME & NEXT DAY SICK VISITS

NO COPAYS

FREE OR DISCOUNTED LABS

MANY COMMON PROCEDURES INCLUDED

MEDICAL COST SHARING

FOR LARGE MEDICAL EXPENSES

Medical cost sharing is a non-insurance approach to managing large, unexpected medical costs through a membership-based community. Members support one another's physical and financial health.

BE PREPARED FOR LARGE UNEXPECTED MEDICAL EXPENSES
(I.E. HOSPITALIZATION, SURGERIES, ER VISITS, MRIS)

NO NETWORK CONCERNS

DEDICATED MEMBER SERVICES TEAM

OPEN TO ALL

DISCOUNTED RATES WHEN PAIRED WITH PARTAIN MD

There's a better way to pay for healthcare.

Medical cost sharing is a non-insurance approach to managing large, unexpected medical costs through a membership-based community. Members support one another's physical and financial health.

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How Sedera Medical Cost Sharing Works

1. Select an IUA, the amount you're comfortable paying without Community funds.
2. Sign Membership Agreement, Principles, Beliefs and provide pre-existing condition information.
3. When you have a Need*, open a Needs Case in your Member Portal.
4. Shop for the treatment and value-driven provider of your choice.
5. Receive Community funds that exceed your IUA. Only pay 3 IUAs per membership year.
6. Pay your provider with funds from the Community.

*A Need is one or more Medical Bills caused by an injury, illness, or a medical event to an eligible Member. Sharing subject to the applicable Sedera Membership Guidelines.

Monthly Membership Contributions

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SELECT+
Member &
DPC/VPC

$500 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	$268.93	$376.43
Member + Spouse	$626.69	$805.57
Member + Child(ren)	$545.85	$727.31
Member + Family	$912.21	$1,150.43

$1,000 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	$216.47	$266.35
Member + Spouse	$491.67	$555.31
Member + Child(ren)	$432.33	$506.29
Member + Family	$714.41	$794.39

$1,500 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	$194.11	$236.25
Member + Spouse	$434.91	$488.23
Member + Child(ren)	$385.03	$449.53
Member + Family	$633.57	$700.65

$2,500 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	$175.19	$216.47
Member + Spouse	$383.31	$443.51
Member + Child(ren)	$341.17	$407.39
Member + Family	$556.17	$635.29

$5,000 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	$161.43	$200.99
Member + Spouse	$348.91	$410.83
Member + Child(ren)	$312.79	$378.15
Member + Family	$505.43	$588.85

Initial Unsharable Amount (IUA):
An "IUA" is the amount you feel comfortable paying on your own without help from the Community.

Monthly Membership Contribution Includes:
- Member Share Amount
- Telemedicine
- Expert Second Opinion Services

Households with One or More Tobacco/Vape Users:
Additional $75 per month contribution.

Limitations for Existing Medical Conditions:
Year 1: No cost sharing
Year 2: $25,000 sharing limit
Year 3: $50,000 sharing limit
Year 4: Eligible for full sharing

Prices may vary depending on membership elections. Please see Membership Guidel nes for full sharing rules. The Sedera Membership may not be available in all states.

Sedera Medical Cost Sharing Households with one or more Tobacco/Vape Users contribute an additional $75.00 per month. All Tobacco/Vape Users over the age of 50 have a $25,000 per Need sharing limit for Cancer, Respiratory disease, Vascular disease including coronary disease and stroke, Oral and Esophageal disease and Gastric and Duodenal Ulcers. See the applicable Sedera Guidelines for additional details.

DISCLAIMER: The purchase of DPC services is entirely optional. Sedera does not endorse, operate, service, or maintain DPC services. Any DPC membership or agreement is solely between the Member and the respective DPC provider; Sedera is not a party to that relationship and assumes no responsibility or liability in connection therewith. SEDERA MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, OR SERVICES PROVIDED BY THIRD PARTIES, INCLUDING DPC PROVIDERS. Members are solely responsible for evaluating and engaging with any third-party service providers, and Sedera cannot assist with any disputes or issues arising from such third-party providers or services, including DPC providers.

MEDICAL COST SHARING IS NOT HEALTH INSURANCE: The Sedera Medical Cost Sharing Community (Sedera) is a benevolent fund of Covenant HealthShare, Inc. (Covenant), a 501(c)(3) nonprofit corporation. Sedera and Covenant **are not insurance companies** and **do not provide insurance.** Membership in Sedera is **not issued or offered by an insurance company** and **does not create any contractual or legal obligation** to share in medical expenses. Members are self-pay patients and remain **personally responsible** for all unpaid medical bills. Any monetary assistance provided to a member or household for medical expenses is **entirely voluntary**. Neither Sedera nor its members have any legal right or obligation to compel or provide contributions toward any medical expenses. Healthcare sharing ministries like Sedera are **not substitutes for legally mandated health insurance coverage** and **do not satisfy federal or state law requirements** for healthcare coverage or insurance. Sedera is **not** an employee welfare benefit plan, an employer-sponsored health plan, or a multiple employer welfare arrangement (MEWA). Sedera functions solely as a **voluntary community** where members assist each other according to shared ethical beliefs and community guidelines. Members have **no legal obligation** to reimburse or indemnify other members for medical costs. Prior to becoming a member, individuals are required to agree to Sedera's Ethical Beliefs, Principles, and Community Guidelines.beliefs and community guidelines. Members have no legal obligation to reimburse or indemnify other members for medical costs. Prior to becoming a member, individuals are required to agree to Sedera's Ethical Beliefs, Principles, and Community Guidelines.

Effective Date: 04/01/26

SED-01-03-0002-T3 010126

Sharing Rules

General Medical Sharing Rules

Services provided for:

- Medical incidents
- Injuries
- Illnesses

And receiving treatment from:

- Licensed medical providers
- Emergency rooms
- Urgent care centers
- Hospitals
- Outpatient surgery centers (for physician ordered treatments)
- Diagnostic facilities
- Specialists

Pre-existing Conditions Sharing Rules

Conditions for which symptoms and/or treatment existed within 36 months prior to membership.

Year 1: No cost sharing for the condition

Year 2: A **$25,000** sharing limit for condition

Year 3: A **$50,000** sharing limit for condition

Year 4: Condition eligible for full sharing

Medication Sharing Rules

Regular, Routine Medicines ("Maintenance"):

- Sharing eligible for **first 120 days** following a new diagnosis

Hospital Administered Medications:

- Fully shareable as part of an eligible Need

Medicines to Recover from Illness or Injury ("Curative"):

- Fully shareable as part of an eligible Need

Tobacco/Vape Sharing Rules

- Sedera Medical Cost Sharing households with one or more Tobacco/ Vape Users[1] contribute an **additional $75.00 per month.**
- If the Member is a Tobacco/Vape User and over the age of 50, then the Medical Needs for that Member are **limited to $25,000** for certain related illnesses.[2]

Maternity Sharing Rules

Maternity Specific Initial Unshareable Amount applies: **2x the Member's selected IUA** up to a **maximum of $5,000.**[3]

Newborn Members must be added to a household no later than **30 days after birth** to be eligible for shared funds.

Preventive Care Sharing Rules

Members are responsible for preventative care costs[4], other than larger, high-cost routine diagnostic procedures of:

- Screening colonoscopy age **45+**
- Screening mammogram age **40+**
- Childhood immunizations **to age 18**
- Annual flu vaccine for **all ages**

1 - A Member is considered a Tobacco/Vape User if they engage in regular usage 12 months prior to when your membership starts.
2 - Conditions related to tobacco and vape: Respiratory disease, vascular disease, stroke, cancer, oral disease, esophageal disease, peptic ulcers.
3 - For pregnancies that begin after the membership effective date the Maternity Need will be generally Shareable. For a pregnancy that began prior to membership, sharing is limited.
4 - Subject to the applicable Sedera Membership Guidelines for age, membership period, and/or monetary limits for certain preventative care, and only if the Member does not have access to preventative care through another responsible payor.

Will My Medical Expenses Be Shared?

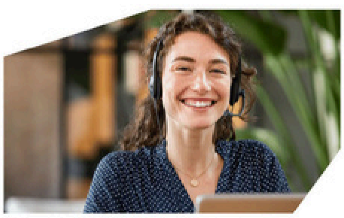
- Is a medical necessity
- Has been submitted within 6 months from Date of Service
- Performed by a licensed Medical Professional
- Meets Membership Guidelines

Member Resources

Sedera is committed to simplifying the Member experience and bringing the support, tools, and choices that assist in the day-to-day activities of managing your health. You shop for the best value, quality, and price for most things in life — shouldn't you do the same with your healthcare?

Savvos Cash Pay Marketplace

- Shop for imaging, outpatient surgery, labs, diagnostics & more
- Reduced IUA for utilizing Savvos
- Save up to 90% compared to local hospitals
- Simplified communication, approvals, scheduling & payment

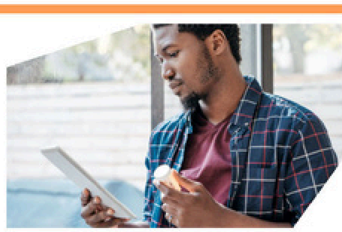


Get Real Support

- Real live experts
- Assist with sharing questions
- Guide you every step of the way

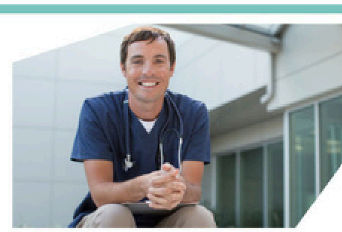
24/7 Telemedicine

- Add-on service
- Unlimited access to physicians
- Virtual care at your fingertips



The RX Marketplace Tool

- Save up to 80% on medications
- Powerful shopping tool for best prices
- Over 67,000 pharmacies



Medical Shopping Concierge

- Service to help Members find cash pay providers in their area and value-driven pricing for care
- Recommendations within 3-5 days

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Common Sedera Sharing Rules Cheat Sheet

This is a quick reference guide for commonly asked questions and does not contain all of the sharing guidelines. For complete information regarding the sections below please review the full Sedera Membership Guidelines.

SHAREABLE

Chiropractic Care 6.B.12

- Up to $3,000 per Membership year for treatment of musculoskeletal injury or disease, not as a maintenance treatment

Colonoscopies 6.B.13

- Screening - For individuals over 45
  - In the first 6 months of Membership, with IUA, up to max $2,500
  - After 6 months of continuous Membership, without IUA up to a max of $2,500 per Member.
- Diagnostic - After IUA

Immunizations 6.B.25

- Routine childhood immunizations from birth to age 18
- Flu shots

Mammograms 6.B.30

- Screening - For women over 40
  - In the first 6 months of Membership, with an IUA, up to max $600
  - After 6 months of continuous Membership, without IUA biennially
- Diagnostic - After IUA on a Needs Case

Prescriptions 6.B.42

- New prescriptions are shared for 120 days. Maintenance (ongoing) medications are generally not shareable

Psychological Counseling 6.B.16

- Up to $750 per Membership year

Therapies 6.B.52

- Physical, Occupational, and Speech therapies up to $3,000 per Membership year

NOT SHAREABLE

Contraceptives or Sterilization	6.B.49
Cosmetic procedures	6.B.15
Dental	6.B.17
Dermatology	6.B.18
Fertility	6.B.21
Optical	6.B.36
Routine Care	6.D.10
Varicose Veins	6.B.55

*Exceptions may apply for certain injuries/illnesses. Refer to the Sedera Membership Guidelines for more information, or contact your Needs Coordinator with any questions.

TOP SEDERA TIPS

- Only pay your IUA once per Needs Case - no yearly reset
- Only pay 3 IUAs per year - After 3 IUAs in a Membership Year, consecutive IUAs are waived
- Reduce your IUA up to $1,500 when using Savvos for a procedure
- Any third party payments towards Medical expenses (primary insurance, workers comp, party at fault, etc.) should be processed first and will credit to the IUA.
- Inflated, unpaid bills over $1,000 may be eligible for bill negotiations. Refusing bill negotiations or continuously/knowingly submitting overpriced Medical bills with providers who are unwilling to negotiate, may reduce sharing.
- Separate Needs Cases are required for injuries not related to a single incident or medical event. (Ex: cataracts, joint replacements, etc.)

The Sedera Medical Cost Sharing Community is not an insurance company and the Sedera Medical Cost Sharing membership is not issued or offered by an insurance company. Whether any Member chooses to send monetary assistance to you and/or your household to help with your medical expenses will be totally voluntary and neither you nor the Sedera Medical Cost Sharing Community has any right to compel payment of medical cost sharing costs from any Member or household. The Sedera membership is not and should never be considered to be or to be like a group insurance policy or an individual insurance policy. The Sedera Medical Cost Sharing Community is not an employee welfare benefit plan, an employer sponsored health plan, or multiple employer welfare association (MEWA).

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